IN THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (Currently Amended) A method of transmitting a customized offer to an applicant comprising:

receiving a plurality of terms requested by ~~a customer~~ the applicant, wherein at least one of the requested terms is indicated by the ~~customer~~ applicant as preferred over at least another one of the requested term~~s~~;

determining a set of offers for the customer;

~~using the requested term to select from among the set of offers an offer to display to the applicant, wherein if the set of offers does not include an offer that meets all of the requested terms, the selected offer meets at least one of the preferred requested terms, if possible; and~~

if the set of offers includes at least one offer that meets all of the requested terms, selecting from among the set of offers a selected offer that meets all of the requested terms;

if the set of offers does not include at least one offer that meets all of the requested terms but includes at least one offer that meets at least one of the preferred requested terms, selecting from among the set of offers a selected offer that meets the at least one of the preferred requested terms; and

transmitting the selected offer to the applicant.

2.   (Original) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein a plurality of selected offers are selected and transmitted to the applicant.

3.   (Previously Presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein if it is not possible for the any of the set of offers to meet at least one of the preferred requested terms, at least one of the requested terms is adjusted.

4.   (Previously Presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein one of the terms is identified by the applicant as the most important term.

5.   (Currently Amended) A method of transmitting a customized offer to an applicant as recited in claim 4 wherein selecting the selected offer includes selecting offers that have preferred values for the most important term.

6.   (Previously Presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein the requested terms are ranked by the applicant.

7.   (Previously Presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein receiving the plurality of terms requested by the customer includes obtaining terms for a current card from the customer and receiving desired changes to those terms.

8.   (Previously Presented) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein receiving the plurality of terms requested by the customer includes displaying a plurality of cards having different terms to the customer and determining which of the cards is requested.

9.   (Currently Amended) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein selecting the selected offer includes selecting offers that have preferred values for the requested term.

10.   (Currently Amended) A method of transmitting a customized offer to an applicant comprising:

        receiving a plurality of terms requested by a customer the applicant, wherein at least one of the requested terms is indicated by the customer applicant as preferred over at least another one of the requested terms;

        determining a set of offers that meets at least one of the preferred requested terms, if possible;

selecting from among the set of offers using at least one of the requested terms, [[an]] a selected offer to display to the applicant; and

transmitting the selected offer to the applicant.

11.   (Currently Amended) A system for transmitting a customized offer to an applicant comprising:

an interface configured to:

~~receiving~~ receive a plurality of terms requested by ~~a customer~~ the applicant, wherein at least one of the requested terms is indicated by the ~~customer~~ applicant as preferred over at least another one of the requested terms; and

transmit a selected offer to the applicant; and

a processor configured to:

determine a set of offers [[fro]] for the applicant; ~~and~~

~~use the requested term to select from among the set of offers, the selected offer to display to the applicant using the requested terms, wherein if the set of offers does not include an offer that meets all of the requested terms, the selected offer meets at least one of the preferred requested terms, if possible~~

if the set of offers includes at least one offer that meets all of the requested terms, select from among the set of offers the selected offer that meets all of the requested terms; and

if the set of offers does not include at least one offer that meets all of the requested terms but includes at least one offer that meets at least one of the preferred requested terms, select from among the set of offers the selected offer that meets the at least one of the preferred requested terms.

12.   (Currently Amended) A computer program product for transmitting a customized offer to an applicant, the computer program product being embodied in a computer readable medium and comprising computer instructions for:

receiving a plurality of terms requested by ~~a customer~~ the applicant, wherein at least one of the requested terms is indicated by the ~~customer~~ applicant as preferred over at least another one of the requested terms;

determining a set of offers for the customer;

~~using the requested term to select from among the set of offers an offer to display to the applicant, wherein if the set of offers does not include an offer that meets all of the requested terms, the selected offer meets at least one of the preferred requested terms, if possible; and~~

if the set of offers includes at least one offer that meets all of the requested terms, selecting from among the set of offers a selected offer that meets all of the requested terms;

if the set of offers does not include at least one offer that meets all of the requested terms but includes at least one offer that meets at least one of the preferred requested terms, selecting from among the set of offers a selected offer that meets the at least one of the preferred requested terms; and

transmitting the selected offer to the applicant.

13.   (Currently Amended) A system for transmitting a customized offer to an applicant comprising:

an interface configured to:

receive a plurality of terms requested by ~~a customer~~ the applicant, wherein at least one of the requested terms is indicated by the ~~customer~~ applicant as preferred over at least another one of the requested terms; and

transmit a selected offer to the applicant; and

a processor configured to:

determine a set of offers that meets at least one of the preferred requested terms~~, if possible~~; and

select from among the set of offers using at least one of the requested terms, the selected offer to display to the applicant.

14.   (Currently Amended) A computer program product for transmitting a customized offer to an applicant, the computer program product being embodied in a computer readable medium and comprising computer instructions for:

receiving a plurality of terms requested by ~~a customer~~ the applicant, wherein at least one of the requested terms is indicated by the ~~customer~~ applicant as preferred over at least another one of the requested terms;

determining a set of offers that meets at least one of the preferred requested terms~~; if possible~~;

selecting from among the set of offers using at least one of the requested terms, [[an]] <u>a selected</u> offer to display to the applicant; and

transmitting the selected offer to the applicant.